



TOZZI 201-KFM
EXPEDITED PROCEDURE
AMENDMENT UNDER 37 CFR 1.116
EXAMINING GROUP 3624

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : MARIO S. TOZZI
Serial No. : 09/500,203
Filed : February 8, 2000
For : ELECTRIC WITHDRAWAL AUTHORIZATION STORE
AND FORWARD FOR CASH AND CREDIT ACCOUNTS
Art Unit : 3624
Examiner : Geoffrey R. Akers

Hon. Commissioner of Patents
& Trademarks
Washington, DC 20231

February 20, 2003

ATTN.: BOX AF

Sir:

AMENDMENT UNDER 37 CFR 1.116
(AMENDMENT AFTER FINAL REJECTION)

The Office Action issued December 18, 2002, has been received and its contents have been carefully noted.

Claims 1 - 12 and 14 - 25 stand rejected under 35 U.S.C. 103(a) as unpatentable over Fleming (US Patent No. 5,973,710) in view of Rosen (US Patent No. 6,205,436), Messner (US Patent No. 6,370,514), Watson (US Patent No. 6,226,624) and French (US Patent No. 6,263,447). This

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